

Imaged Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
1/21/20 2:35 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

DORSEY D. O'CONNELL  
CONSTANCE R. O'CONNELL  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:14-23656

Chapter 13

Related to Dkt. No. 141

ORDER OF COURT

AND NOW, this 21st day of January, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

**ENTERED BY DEFAULT**

  
U.S. BANKRUPTCY JUDGE jah

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Dorsey D. O'Connell  
Constance R. O'Connell  
DebtorsCase No. 14-23656-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: pdf900Page 1 of 3  
Total Noticed: 70

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb +Dorsey D. O'Connell, Constance R. O'Connell, 433 Brierly Lane, Pittsburgh, PA 15236-4223  
 cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333  
 cr +Carrington Resolution Services, LLC, 1610 E. Saint Andrew Place, Suite B-150,  
 Santa Ana, CA 92705-4941  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 cr +Santander Consumer USA Inc., an assignee of GEMB L, c/o Brett A. Solomon, Esquire,  
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 13926656 Allegheny Health Network - Jefferson, Jefferson Regional Medical Center, PO Box 643054,  
 Pittsburgh, PA 15264-3054  
 13926657 American Express, PO Box 1270, Newark, NJ 07101-1270  
 13926658 American Express Blue, PO Box 1270, Newark, NJ 07101-1270  
 13926659 American Express Blue Cash, PO Box 1270, Newark, NJ 07101-1270  
 13936904 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13926660 #American Express Legal, PO Box 2163, Southeastern, PA 19399-2163  
 13926661 American Express Trad. Green Card, PO Box 1270, Newark, NJ 07101-1270  
 13926662 +Associates in Endocrinology PC, PO Box 3445, Pittsburgh, PA 15230-3445  
 13919066 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
 13954063 +BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY,  
 SIMI VALLEY, CA 93065-6414  
 13926675 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, PO Box 182676,  
 Columbus, OH 43218-2676)  
 14040698 +Carrington Resolution Services, LLC, 1610 E St Andrew Place Ste B-150,  
 Santa Ana CA 92705-4941  
 13926668 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
 13984007 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 13926669 Citizens Bank, PO Box 42008, Newport, RI 02840-2008  
 13926652 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13931084 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13926670 Dollar Bank, Credit Card Operations, PO Box 1700, Pittsburgh, PA 15230-1700  
 13953981 +Dollar Bank FSB, PO Box 3969, Pittsburgh, PA 15230-3969  
 13926672 Empire Today, Wells Fargo Financial National Bank, PO Box 660431, 752660431  
 13926673 Equitable Gas, P.O. Box 371820, Pittsburgh, PA 15250-7820  
 14050296 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008  
 13926674 Foundation Radiology Group, Dept. 6235, 75 Remittance Drive, Chicago, IL 60675-6235  
 13926682 JRMC Diagnostic Services LLC, PO Box 182504, Columbus, OH 43218-2504  
 13926678 +Jefferson Hills Area Ambulance Assoc., 2121 Centruy Drive, Clairton, PA 15025-3627  
 13926679 Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054  
 13926683 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13926685 Monterey Financial Services, Inc., PO Box 80130, Kansas City, MO 64180-1130  
 13926686 National General Insurance, PO Box 89431, Cleveland, OH 44101-6431  
 15090186 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
 13921392 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13926689 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 13926687 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
 13926688 Pittsburgh Pulmonary & Critical Assoc., 1200 Brooks Lane, Suite 130,  
 Hamilton, OH 45025-3749  
 13926690 Rabkin Dermatopathology Laboratory, P.C., PO Box 640299, Pittsburgh, PA 15264-0299  
 13934763 Santander Consumer USA, P. O. Box 560284, Dallas TX 75356-0284  
 13919071 +Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 13926692 Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
 13926693 Slate from Chase, PO Box 15153, Wilmington, DE 19886-5153  
 13967986 +The Bank Of New York Mellon FKA et al., Bank Of America, N.A., ATTN: Bankruptcy Department,  
 Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414  
 13926696 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15250-8059  
 13926697 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 13926698 UPMC Presbyterian Shadyside, PO Box 382059, Pittsburgh, PA 15250-8059  
 13951601 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 22 2020 03:50:57  
 BMW Bank of North America, 5550 Britton Parkway, Hilliard, OH 43026-7456  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 22 2020 03:50:54  
 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
 arlington, tx 76006-1347

District/off: 0315-2

User: lfin  
Form ID: pdf900

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Total Noticed: 70

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

cr E-mail/Text: bkdepartment@rtresolutions.com Jan 22 2020 03:41:37 Real Time Resolutions, Inc,  
1349 Empire Central Dr., Ste#150, P.O. Box 36655, Dallas, TX 75247  
cr E-mail/PDF: rmscedi@recoverycorp.com Jan 22 2020 03:50:27  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
13919068 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 22 2020 03:50:27 BMW Financial Services,  
PO Box 3608, Dublin, OH 43016  
13975095 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 22 2020 03:50:54  
BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
13926671 E-mail/Text: kburkley@bernsteinlaw.com Jan 22 2020 03:41:49 Duquesne Light,  
Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001  
13987319 +E-mail/Text: kburkley@bernsteinlaw.com Jan 22 2020 03:41:49 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
13919069 E-mail/Text: cio.bncmail@irs.gov Jan 22 2020 03:41:10 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
13926677 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 22 2020 03:41:13 J Jill,  
Comenity - J Jill, PO Box 659622, San Antonio, TX 78265-9622  
13919070 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 22 2020 03:50:57 Mini Financial Services,  
PO Box 78066, Phoenix, AZ 85062-8066  
13986026 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 22 2020 03:51:27  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13926717 +E-mail/Text: csc.bankruptcy@amwater.com Jan 22 2020 03:41:54 Pennsylvania American Water,  
P.O. Box 578, Alton, IL 62002-0578  
13961297 E-mail/Text: bnc-quantum@quantum3group.com Jan 22 2020 03:41:18  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
14669761 E-mail/Text: bnc-quantum@quantum3group.com Jan 22 2020 03:41:18  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
14122299 E-mail/Text: bkdepartment@rtresolutions.com Jan 22 2020 03:41:37  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
13926209 E-mail/PDF: rmscedi@recoverycorp.com Jan 22 2020 03:50:27  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13926694 E-mail/PDF: gecsed@recoverycorp.com Jan 22 2020 03:50:20 Synchrony Bank/Sam's Club,  
PO Box 530942, Atlanta, GA 30353-0942  
13926695 E-mail/PDF: gecsed@recoverycorp.com Jan 22 2020 03:50:20 Synchrony Bank/JC Penney,  
PO Box 960090, Orlando, FL 32896-0090

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
cr Duquesne Light Company  
cr Federal National Mortgage Association et al  
cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
cr The Bank Of New York Mellon, et. al.  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13950015\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13950016\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13983636\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13919067\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
13926655\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019)  
13926663\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
13926664\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
13926665\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)  
13926667\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: BMW Financial Services, PO Box 3608, Dublin, OH 43016)  
13926676\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13926680\* Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054  
13926681\* Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054  
13926684\* Mini Financial Services, PO Box 78066, Phoenix, AZ 85062-8066  
14669762\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13935571\* Santander Consumer USA, P. O. Box 560284, Dallas TX 75356-0284  
13926691\* +Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
13926666 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 5, \* 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc., an assignee of GEMB Lending, Inc. bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com  
Christopher M. Frye on behalf of Joint Debtor Constance R. O'Connell  
chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Debtor Dorsey D. O'Connell chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com  
Joseph A. Dessoie on behalf of Creditor The Bank Of New York Mellon, et. al. pawb@fedphe.com  
Keri P. Ebeck on behalf of Creditor Real Time Resolutions, Inc kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Laurence A. Mester on behalf of Creditor BMW Bank of North America lmester@mesterschwartz.com,  
jschwartz@mesterschwartz.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Robert P. Wendt on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Thomas Song on behalf of Creditor Federal National Mortgage Association et al pawb@fedphe.com  
Thomas Song on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com

TOTAL: 16